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- a) reading the bar code printed on the negotiable instrument;
- b) deriving an underwriting institution code form the bar code;
- c) deriving an account number from the bar code;
- d) deriving an encrypted security code form the bar code;
- d1) storing a plurality of distinct underwriting institution codes and corresponding underwriting institution contact information;
- d2) providing a bi-directional device at said underwriting institution switch for automatically establishing communication with the underwriting institution issuing the one of the plurality of negotiable instruments presented by the purchaser based on institution code information contained in the bar code on said one negotiable instrument; and
- e) automatically contacting the appropriate underwriting institution issuing the one negotiable instrument based on the underwriting institution code contained in the bar code.

Claims 12 - 43 (Canceled)

REMARKS

Applicant has carefully reviewed the Office Action dated September 20, 2005.

Applicant notes with appreciation of the Examiner's indication that Claims 1-11 would be allowable.

Claims 42 and 43 stand objected to for various reasons. However, these were incorrectly made dependent upon Claim 1, whereas they should be dependent upon Claim 41. These Claims have been cancelled.

**AMENDMENT AND RESPONSE**

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Claim 41 stands rejected under 35 U.S.C. § 251 as being an improper recapture of broadened claim subject matters rendered in the application for the patent upon which the present reissue is based. This claim has been cancelled.

Claim 1 and Claim 4 has been amended to make the last portion hereof consistent with the remaining part of the Claim(s).

Applicant has now made an earnest attempt in order to place this case in condition for allowance. For the reasons stated above, Applicant respectfully requests full allowance of the claims as amended. Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/PHLY-25,478 of HOWISON & ARNOTT, L.L.P.

Respectfully submitted,  
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March 17, 2006

**AMENDMENT AND RESPONSE**  
S/N 09/909,035  
Atty. Dkt. No. PHL Y-25,478